

**POWSZECHNY ZAKŁAD UBEZPIECZEŃ SPÓŁKA AKCYJNA**  
organizational structure

President  
of the Board

Members of the Board

- internal audit
- internal control
- legal consulting
- PZU Group strategy
- project management and M&A
- corporate security
- marketing
- administration
- real estate
- purchase
- direct sales
- sales support
- sales analysis

**Corporate Management Department:**

- corporate management
- PZU Group corporate governance
- relations and corporate communication
- sponsorship
- prevention

**HR Department:**

- HR
- HR operations

**Individual and SME Insurance**

**Product Department:**

- management of individual and SME insurance products and insurance programs (offer management, actuarial tariff, underwriting, analysis)

**Exclusive Sales Department:**

- exclusive sales and sales network management

**Multiagency and Brokerage**

**Sales Department:**

- multiagency and brokerage sales and sales network management

**Group Network Department:**

- branch network management and development

**Insurance Operations Department:**

- insurance operations
- after-sales customer service

**IT Department:**

- IT strategy and project management
- IT architecture and infrastructure management
- management and development of IT systems
- IT support
- cybersecurity

- reinsurance

**Corporate Client Department:**

- corporate sales management
- corporate product management (offer management, underwriting and risk assessment, analysis)
- financial risk insurance
- corporate business strategy and development
- corporate business service

**Dealer Programs Department:**

- dealer programs and sales network management

- customer experience management
- Innovations and AI

**Cooperation with Banks and Strategic Partner Department:**

- bancassurance (management of product and sales, actuarial tariff, analysis)
- assurbanking
- coordination and supervision of cooperation with PZU Group banks
- strategic partnerships and new businesses

**Customer and Digital Services Department:**

- CRM
- management of digital processes and services

**Health Insurance Department:**

- health insurance management
- analysis and sales support
- after-sale service

- actuarial

**Investment Department:**

- assets allocation
- macroeconomic analysis
- alternative investments
- real estate investments
- treasury

**Financial Department:**

- information management
- planning and controlling
- tax policy
- accounting
- insurance accounting
- internal operations

- debt collection
- counteracting insurance crime

**Claims and Benefits Service and Remote Channels Department:**

- claims and benefits service
- assistance
- remote customer service

- risk management

- compliance
- AML in PZU Group
- sustainable development